



Disability Insurance Program (DIP) – Human Resources (HR) Claim Filing Checklist/Guidelines For Short-Term Disability (STD)

Important:

If an employee is going to be out of work due to an accident, illness or pregnancy for more than 30 calendar days, please follow the checklist/guidelines to ensure the employee receives the required documentation/information. If your employee is going to be out of work due to a work-related injury or accident, please follow the Workers' Compensation checklist at <https://reps.omb.delaware.gov/icorep/documents/wc-checklist.pdf>.

Please note: Employees enrolled in the DIP who are receiving Workers' Compensation (WC) or Automobile Personal Injury Protection (PIP) benefits must also comply with the DIP guidelines.

Day 5 By the 5th calendar day absence from work, HR must

- ☐ Provide the employee with the STD Form Letter (advising the employee to file an STD claim), Employee Acknowledgement and the Employee STD Claim Filing Checklist/Guidelines & Activity Log posted on our secure benefits representative website at <https://reps.omb.delaware.gov/benrep/dip.shtml>, as well as FMLA forms (if eligible).
- ☐ Remind the employee they must file an STD claim with The Hartford even if they are receiving Workers' Compensation or automobile Personal Injury Protection (PIP) benefits as FMLA, Worker's Compensation, PIP and STD run concurrently.
- ☐ Engage in the ADA interactive process, if applicable - <http://hrm.omb.delaware.gov/policies/documents/ada-reasonable-accommodation-procedure.pdf>.

Day 15 HR must verify their employee has filed an STD claim and complete/return the Coverage Certification Form

- ☐ Once the STD claim is filed, the employing organization will receive a Daily Activity Report (DAR) and a Coverage Certification Form within one business day via email. The Coverage Certification Form must be completed and returned to The Hartford **within two business days** via email to gbd_syrrstd@hartfordlife.com. Employing organizations with Less Than Twelve Month Educational Employees who file an STD claim **must** complete the enabled

Coverage Certification form posted on the secure benefits representative website at <https://reps.omb.delaware.gov/benrep/dip.shtml>. The enabled form must be returned to the Hartford and the Office of Pensions. Instructions on how to complete the enabled Coverage Certification form are addressed in DIP-002 procedure (<https://reps.omb.delaware.gov/benrep/procedures/index.shtml>). The delay in responding can result in a delay in the claim adjudication process or a claim denial; therefore, a response is required within two business days.

- ☐ Follow the employing organization's internal procedures to verify the employee's choice to supplement their STD benefit with available leave accruals, donated leave and/or compensatory time.

At any point during the claim process, HR must

- ☐ When a request for a Physical Demands Analysis (PDA) is received from The Hartford, please have the form completed by the authorized personnel within the employing organization and return to The Hartford **within two business days of the request**. The email address for The Hartford is gbd_syrstd@hartfordlife.com.
- ☐ If the PDA request is made by an analyst from The Hartford, use this address gbd_syrstd@hartfordlife.com to return the completed PDA form.
- ☐ When contacted by The Hartford for return to work assistance for the employee, please respond in writing within **two business days**.
- ☐ If unable to accommodate the employee's return to work for any reason, a written response must be provided to The Hartford indicating why the employing organization is unable to accommodate.

When the employee returns to work, HR must

- ☐ The day the employee returns to work, please notify The Hartford using the following email address: GBDHartfordReturnToWork@thehartford.com. Be sure to include the following:
 - ⇒ RTW and last name on the subject line of the email
 - ⇒ Date that the individual returned to work
 - ⇒ Indicate if the individual is returning from STD or LTD
 - ⇒ Indicate status (i.e. full time or part time and with or without restrictions)
 - ⇒ Indicate if the individual is returning to same job/different job/modified duty
 - ⇒ Indicate if the individual received Workers' Compensation (WC)
- ☐ If the employee is scheduled to return to work, with or without accommodations, and does not report to work, please notify The Hartford.

- ☐ Refer to Rule 5.1 of the Disability Insurance Program Rules & Regulations to determine if your employee meets criteria to utilize paid leave.

For information on RTW assistance, please visit <https://ben.omb.delaware.gov/disability/rtw.shtml>

Please note: Individuals receiving DIP benefits (STD, LTD or after the exhaustion of the STD benefit period) AND at the same time receiving Workers' Compensation (WC) and/or state Personal Injury Protection (PIP), are eligible for RTW assistance.

The WC program and the DIP are two separate programs operating under different governing regulations. As a result, the process flow and materials (e.g., forms) required by the employee for RTW may vary.

For more information on the WC process, please refer to Delaware Code Title 19, Chapter 23 Workers' Compensation §2322, §2322E and §2325 (<http://delcode.delaware.gov/title19/c023/sc02/index.shtml>).

By the 20th week of the STD benefit period, HR must

- ☐ Make contact with the employee to advise they will be receiving the Transitioning to LTD documentation and alert them of the time-sensitive necessity of their responses. This contact provides additional opportunity to engage in the ADA interactive process with the employee.
- ☐ Complete a Vested Pension Application on PenAps and provide the employee with the Transitioning to LTD documentation if the employee will be transitioning to LTD. These documents are located on the Secure Ben Rep Website at <https://reps.omb.delaware.gov/benrep/dip.shtml> and at the bottom of SBO's DIP page www.ben.omb.delaware.gov/disability under **"Agency/District Human Resource Use Only."**
- ☐ **DO NOT** complete a Vested Pension Application if the employee will be working while transitioning from STD to LTD. **Important: Employees who continue to work when transitioning to LTD or upon the exhaustion of the STD benefit period are not to have their employment terminated.**
- ☐ Permit employees working on a temporary reduced, alternate, light duty and/or part-time basis upon the exhaustion of the maximum STD benefit period, to continue working while transitioning to LTD. All employing organizations are responsible for engaging in the ADA interactive process <http://hrm.omb.delaware.gov/policies/index.shtml> with their employees. The employee will:
 - Provide written notification to their HR Department indicating their intent to work while transitioning to LTD or upon the exhaustion of the STD benefit period.
 - Be paid for the hours worked in their regular paycheck.
 - Maintain current benefits (life/medical/dental/vision/flex spending) with the employing organization.

- Accrue annual and sick leave on a pro-rated basis (non-Merit employees must comply with the rules that apply to their employing organization).
- Receive holiday pay in accordance with the employing organizations rules.
- If approved for LTD, the employee will receive the LTD benefit once they have provided The Hartford with verification for all income received for the month in which they have worked.

Disclaimer -

If there is any conflict in interpretation between the information contained in this document and the Short-Term Disability (STD) and Long-Term Disability (LTD) program contract provisions and existing law, the contract provisions and/or law govern.

Questions regarding the Disability Insurance Program?

Please contact the Statewide Benefits Office Customer Service Team by telephone (800) 489-8933 or by email at benefits@state.de.us.

Please refer to the Disability Insurance Program Rules & Regulations at www.ben.omb.delaware.gov/disability for more information.

Questions regarding Workers' Compensation, state Personal Injury Protection or the Salary Supplement?

Please contact the Insurance Coverage Office at (302) 739-3651 or by email at inscov@state.de.us.